

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security Assumption of Executory Contract or Unexpired Lease Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 18-17989 RG
JOSE ARGUETA, Judge: GAMBARDELLA

Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: SEPTEMBER 9, 2021
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: HR Initial Debtor: JA Initial Co-Debtor:

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 500 per MONTH to the Chapter 13 Trustee, starting on MAY OF 2018 for approximately 84 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☒ Refinance of real property:

Description: 144 Congress Street, Jersey City, New Jersey ***

Proposed date for completion: February 28, 2022

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:

*** Trustee is to make payment on mortgage arrears pertaining to first and second mortgages against this property, held by Specialized Loan Servicing, LLC [Formerly Wells Fargo] (1st Mortgage) and Shellpoint Mortgage Servicing, LLC (2nd Mortgage, formerly Ditech, LLC), pending completion of refinance

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

| Creditor | Type of Priority | Amount to be Paid |
|-----------------------------|------------------|----------------------------|
| CHAPTER 13 STANDING TRUSTEE | ADMINISTRATIVE | AS ALLOWED BY STATUTE |
| ATTORNEY FEE BALANCE | ADMINISTRATIVE | BALANCE DUE: \$ Supp. Fees |
| DOMESTIC SUPPORT OBLIGATION | | |

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

| Creditor | Type of Priority | Claim Amount | Amount to be Paid |
|----------|--|--------------|-------------------|
| | Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount. | | |

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

| Creditor | Collateral or Type of Debt | Arrearage | Interest Rate on Arrearage | Amount to be Paid to Creditor (In Plan) | Regular Monthly Payment (Outside Plan) |
|--|--|--------------|----------------------------|---|--|
| SPECIALIZED LOAN SERVICING (FORMERLY WELLS FARGO HOME MORTGAGE) SHELLPOINT MORTGAGE SERVICING, LLC | 1st Mortgage re: 144 Congress St., Jersey City, NJ | \$244,842.69 | N/A | \$244,842.69 | CONTINUED PAYMENTS |
| | 2nd Mortgage re: 144 Congress St., Jersey City, NJ | \$18,986 | N/A | \$18,986 | CONTINUED PAYMENTS |

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

| Creditor | Collateral or Type of Debt | Arrearage | Interest Rate on Arrearage | Amount to be Paid to Creditor (In Plan) | Regular Monthly Payment (Outside Plan) |
|----------|----------------------------|-----------|----------------------------|---|--|
| | | | | | |

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

| Name of Creditor | Collateral | Interest Rate | Amount of Claim | Total to be Paid through the Plan Including Interest Calculation |
|------------------|------------|---------------|-----------------|--|
| | | | | |

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Superior Liens | Value of Creditor Interest in Collateral | Annual Interest Rate | Total Amount to be Paid |
|----------|------------|----------------|------------------------|----------------|--|----------------------|-------------------------|
| | | | | | | | |

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

| Creditor | Collateral to be Surrendered | Value of Surrendered Collateral | Remaining Unsecured Debt |
|----------|------------------------------|---------------------------------|--------------------------|
| | | | |

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

i. Emigrant Mortgage, continued payments, no arrears, regarding mortgage against real property located at 142 Congress Street, Jersey City, New Jersey. Continued payments by the Debtor, no arrears, pertaining to this mortgage.

g. Secured Claims to be Paid in Full Through the Plan: ☒ NONE

| Creditor | Collateral | Total Amount to be Paid Through the Plan |
|----------|------------|--|
| | | |

Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
- ☒ Not less than 100 percent
- ☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

| Creditor | Basis for Separate Classification | Treatment | Amount to be Paid |
|----------|-----------------------------------|-----------|-------------------|
| | | | |

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

| Creditor | Arrears to be Cured in Plan | Nature of Contract or Lease | Treatment by Debtor | Post-Petition Payment |
|----------|-----------------------------|-----------------------------|---------------------|-----------------------|
| | | | | |

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal*, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

| Creditor | Nature of Collateral | Type of Lien | Amount of Lien | Value of Collateral | Amount of Claimed Exemption | Sum of All Other Liens Against the Property | Amount of Lien to be Avoided |
|----------|----------------------|--------------|----------------|---------------------|-----------------------------|---|------------------------------|
| | | | | | | | |

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Superior Liens | Value of Creditor's Interest in Collateral | Total Amount of Lien to be Reclassified |
|----------|------------|----------------|------------------------|----------------|--|---|
| | | | | | | |

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Amount to be Deemed Secured | Amount to be Reclassified as Unsecured |
|----------|------------|----------------|------------------------|-----------------------------|--|
| | | | | | |

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Counsel Fees and Supp. Counsel Fees (Fully Paid before other claims)
- 3) Secured Claims and then Priority Claims
- 4) Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: JANUARY 12, 2021.

Explain below **why** the plan is being modified:

The plan is being filed to extend the time for the Debtor to refinance real property located at 144 Congress Street, Jersey City, New Jersey. The Debtor has faced issues relating to damages to this property caused by a contractor making repairs to an adjoining property. The contractor had promised to repair the Debtor's property, but thus far the repairs have not been made. The lack of repairs has precluded the Debtor from appraising the property which is essential to obtain the necessary financing.

Explain below **how** the plan is being modified:

The period to obtain financing is being extended for a period of six months from confirmation of this plan. This should allow for sufficient time for repairs to be made to the Debtor's property so that the Debtor may obtain an appraisal for purposes of refinancing.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: SEPTEMBER 9, 2021

/S/ JOSE ARGUETA
Debtor

Date: _____

Joint Debtor

Date: SEPTEMBER 9, 2021

/S/ HERBERT B. RAYMOND, ESQ.
Attorney for Debtor(s)

In re:
Jose F Argueta
Debtor

Case No. 18-17989-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

Page 1 of 4

Date Rcvd: Sep 10, 2021

Form ID: pdf901

Total Noticed: 75

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4). |
| # | Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 12, 2021:

| Recip ID | Recipient Name and Address |
|-----------|---|
| db | + Jose F Argueta, 144 Congress Street, Apartment#1, Jersey City, NJ 07307-2602 |
| cr | + U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CRE, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437 |
| 517468957 | + BAC Home Loan Servicing, PO Box 650070, Dallas, TX 75265-0070 |
| 517468958 | + Bank Of America, 4909 Savarese Circle, Tampa, FL 33634-2413 |
| 517468960 | + Bank of America, PO Box 9000, Getzville, NY 14068-9000 |
| 517468959 | + Bank of America, PO Box 17645, Baltimore, MD 21297-1645 |
| 517468962 | + Bank of America, Attn: Bankruptcy, PO Box 26012, Greensboro, NC 27420-6012 |
| 517468961 | + Bank of America, 100 N Tyon Street, Charlotte, NC 28255-0001 |
| 517468964 | + Bank of America, PO Box 30770, Tampa, FL 33630-3770 |
| 517468965 | Cach Llc, PO Box 5980, Denver, CO 80127 |
| 517468980 | + Ditech, PO Box 7169, Pasadena, CA 91109-7169 |
| 517468981 | + Ditech Home Loans, PO Box 8172, Rapid City, SD 57709-8172 |
| 517468983 | + Ditech Mortgage, PO Box 8172, Rapid City, SD 57709-8172 |
| 517468982 | + Ditech llc, PO Box 780, Waterloo, IA 50704-0780 |
| 517468984 | + Emigrant Mortgage, 5 E 42nd Street, New York, NY 10017-6904 |
| 517468987 | + Fein, Such, Kahn, and Shepard, 7 Century Drive, Suite 201, Parsippany, NJ 07054-4673 |
| 517468988 | + Fein, Such, Kahn, and Shepard ESQ, 7 Century Drive, Suite 201, Parsippany, NJ 07054-4673 |
| 517468990 | + HSBC, PO Box 17051, Baltimore, MD 21297-1051 |
| 517468989 | + HSBC, PO Box 98706, Las Vegas, NV 89193-8706 |
| 517468991 | + HSBC, PO Box 80084, Salinas, CA 93912-0084 |
| 517468993 | + Midland Funding Co. Inc., 2365 Northside Drive Ste 30, San Diego, CA 92108-2709 |
| 517468998 | + Phelan, Hallinan & Diamond, Jones, PC, 400 Fellowship Road, Suite 100, Mount Laurel, NJ 08054-3437 |
| 517468999 | + Phelan, Hallinan & Schmeig, PC, 400 Fellowship Road, Suite 100, Mount Laurel, NJ 08054-3437 |
| 517469003 | + Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020 |
| 517469004 | + Pressler & Pressler ESQ, 7 Entin Road, Parsippany, NJ 07054-5020 |
| 517469005 | + Schachter & Portnoy, Attorneys At Law, 3490 US Route 1, Suite 6, Princeton, NJ 08540-5920 |
| 517469006 | + Schachter & Portnoy ESQ., Attorneys At Law, 3490 US Route 1, Suite 6, Princeton, NJ 08540-5920 |
| 517469007 | + Schachter & Portnoy PC, Attorneys At Law, 3490 US Route 1, Suite 6, Princeton, NJ 08540-5920 |
| 519228372 | + Shellpoint Mortgage Servicing, P. O. Box 19024, Greenville, SC 29602-9024 |
| 518077593 | + Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720 |
| 517469021 | ++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, Toyota Motor Credit Corporation, 19001 South Western Avenue, TC13, Torrance, CA 90509-2958 |
| 517469017 | + Target, 3701 Wayzata Blvd., Minneapolis, MN 55416-3440 |
| 517469016 | + Target, PO Box 673, Minneapolis, MN 55440-0673 |
| 517469018 | + Target, PO Box 660170, Dallas, TX 75266-0170 |
| 517469020 | + Toyota Motor Credit, PO Box 9786, Cedar Rapids, IA 52409-0004 |
| 517623689 | #+ U.S. Bank National Association, as Trustee ET.AL., Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road Eagan MN 55121-1663 |
| 517469023 | + Wells Fargo Home Loans, 1 Home Campus, Des Moines, IA 50328-0001 |
| 517469026 | + Wells Fargo Home Mortgage, PO Box 11701, Newark, NJ 07101-4701 |
| 517469024 | + Wells Fargo Home Mortgage, 3476 Stateview Blvd., Fort Mill, SC 29715-7203 |
| 517469025 | + Wells Fargo Home Mortgage, PO Box 10437, Des Moines, IA 50306-0437 |
| 517469028 | + Wells Fargo Home Mortgage, Inc., PO Box 14471, Des Moines, IA 50306-3471 |
| 517469027 | + Wells Fargo Home Mortgage, Inc., One Home Campus, Des Moines, IA 50328-0001 |

District/off: 0312-2

User: admin

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Date Rcvd: Sep 10, 2021

Form ID: pdf901

Total Noticed: 75

TOTAL: 42

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|--|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Sep 10 2021 20:29:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpreregion03.ne.ecf@usdoj.gov | Sep 10 2021 20:29:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| cr | + Email/PDF: gecsed@recoverycorp.com | Sep 10 2021 20:32:02 | Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021 |
| 517625249 | Email/PDF: resurgentbknotifications@resurgent.com | Sep 10 2021 20:31:59 | CACH, LLC, c/o Resurgent Capital Services, PO BOX 10675, Greenville, SC 29603-0675 |
| 517468968 | + Email/PDF: resurgentbknotifications@resurgent.com | Sep 10 2021 20:31:59 | CACH, LLC, 370 17th Street, Suite 5000, Denver, CO 80202-5616 |
| 517468975 | Email/PDF: AIS.cocard.ebn@americaninfosource.com | Sep 10 2021 20:32:03 | Capital One, PO Box 85015, Richmond, VA 23285-5015 |
| 517468967 | + Email/PDF: resurgentbknotifications@resurgent.com | Sep 10 2021 20:31:58 | Cach Llc/Square Two Financial, Attention: Bankruptcy, 4340 South Monaco St. 2nd Floor, Denver, CO 80237-3485 |
| 517468969 | + Email/Text: bankruptcy@cavps.com | Sep 10 2021 20:29:00 | Calvary Investments, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321 |
| 517468971 | + Email/Text: bankruptcy@cavps.com | Sep 10 2021 20:29:00 | Calvary Portfolio Management, PO Box 27288, Tempe, AZ 85285-7288 |
| 517468972 | + Email/Text: bankruptcy@cavps.com | Sep 10 2021 20:29:00 | Calvary Portfolio Services, 500 Summit Lake Drive, PO Box 520, Valhalla, NY 10595-0520 |
| 517468973 | + Email/Text: bankruptcy@cavps.com | Sep 10 2021 20:29:00 | Calvary Portfolio Services, Attention: Bankruptcy Department, 500 Summit Lake Dr. Suite 400, Valhalla, NY 10595-2321 |
| 517468974 | + Email/PDF: AIS.cocard.ebn@americaninfosource.com | Sep 10 2021 20:32:09 | Capital One, PO Box 85617, Richmond, VA 23285-5617 |
| 517468976 | + Email/PDF: AIS.cocard.ebn@americaninfosource.com | Sep 10 2021 20:32:09 | Capital One, PO Box 85147, Richmond, VA 23276-0001 |
| 517472796 | + Email/Text: bankruptcy@cavps.com | Sep 10 2021 20:29:00 | Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321 |
| 517468977 | + Email/PDF: creditonebknotifications@resurgent.com | Sep 10 2021 20:32:10 | Credit One Bank, PO Box 80015, Los Angeles, CA 90080-0015 |
| 517468978 | + Email/PDF: creditonebknotifications@resurgent.com | Sep 10 2021 20:32:04 | Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873 |
| 517468979 | + Email/PDF: creditonebknotifications@resurgent.com | Sep 10 2021 20:32:04 | Credit One Bank Na, PO Box 98875, Las Vegas, NV 89193-8875 |
| 517468992 | + Email/Text: bankruptcydpt@mcmcg.com | Sep 10 2021 20:29:00 | Midland Funding, 2365 Northside Drive, San Diego, CA 92108-2709 |
| 517468995 | + Email/PDF: cbp@onemainfinancial.com | Sep 10 2021 20:32:02 | Onemain, PO Box 790040, Saint Louis, MO 63179-0040 |
| 517468996 | + Email/PDF: cbp@onemainfinancial.com | Sep 10 2021 20:32:01 | Onemain Financial, 6801 Colwell Blvd, Irving, TX 75039-3198 |
| 517468997 | + Email/PDF: cbp@onemainfinancial.com | Sep 10 2021 20:31:56 | Onemain Financial, PO Box 183172, Columbus, OH 43218-3172 |
| 517469001 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Sep 10 2021 20:32:04 | Portfolio Recovery, 140 Corporate Blvd., Norfolk, VA 23502 |

District/off: 0312-2

User: admin

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Date Rcvd: Sep 10, 2021

Form ID: pdf901

Total Noticed: 75

| | | | |
|-----------|--|----------------------|--|
| 517469002 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Sep 10 2021 20:31:57 | Portfolio Recovery, 140 Corporate Blvd., Ste. 1, Norfolk, VA 23502 |
| 517469000 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Sep 10 2021 20:32:10 | Portfolio Recovery, Attn: Bankruptcy, PO Box 41067, Norfolk, VA 23541 |
| 517606622 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Sep 10 2021 20:32:03 | Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541 |
| 517469008 | + Email/PDF: gecsed@recoverycorp.com | Sep 10 2021 20:32:09 | Synchrony Bank, PO Box 965005, Orlando, FL 32896-5005 |
| 517469012 | + Email/PDF: gecsed@recoverycorp.com | Sep 10 2021 20:32:09 | Synchrony Bank, PO Box 960013, Orlando, FL 32896-0013 |
| 517469010 | + Email/PDF: gecsed@recoverycorp.com | Sep 10 2021 20:32:09 | Synchrony Bank, Po Box 965015, Orlando, FL 32896-5015 |
| 517470269 | + Email/PDF: gecsed@recoverycorp.com | Sep 10 2021 20:32:02 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 517469013 | Email/PDF: ais.tmobile.ebn@americaninfosource.com | Sep 10 2021 20:32:00 | T-Mobile, Bankruptcy, PO Box 37380, Albuquerque, NM 87176 |
| 517469014 | Email/PDF: ais.tmobile.ebn@americaninfosource.com | Sep 10 2021 20:32:00 | T-Mobile Bankruptcy Team, PO Box 53410, Bellevue, WA 98015 |
| 517469015 | Email/PDF: ais.tmobile.ebn@americaninfosource.com | Sep 10 2021 20:31:55 | T-Mobile Financial, PO Box 2400, Young America, MN 55553 |
| 517469019 | Email/Text: bankruptcy@td.com | Sep 10 2021 20:29:00 | TD Bank, PO Box 8400, Lewiston, ME 04243 |
| TOTAL: 33 | | | |

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|---|
| 517468963 | *+ | Bank of America, PO Box 9000, Getzville, NY 14068-9000 |
| 517468966 | * | Cach Llc, PO Box 5980, Denver, CO 80127 |
| 517468970 | *+ | Calvary Investments, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321 |
| 517472798 | *+ | Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321 |
| 517468985 | *P++ | EMIGRANT BANK, 6 EAST 43RD ST, 10TH FL, NEW YORK NY 10017-4629, address filed with court:, Emigrant Mortgage Company, 5 E 42nd Street, New York, NY 10017 |
| 517468986 | *P++ | EMIGRANT BANK, 6 EAST 43RD ST, 10TH FL, NEW YORK NY 10017-4629, address filed with court:, Emigrant Mortgage Company, 5 E 42nd Street, New York, NY 10017 |
| 517468994 | *+ | Midland Funding Company, 2365 Northside Drive Ste 30, San Diego, CA 92108-2709 |
| 518077594 | *+ | Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720 |
| 517469009 | *+ | Synchrony Bank, PO Box 965005, Orlando, FL 32896-5005 |
| 517469011 | *+ | Synchrony Bank, PO Box 965015, Orlando, FL 32896-5015 |
| 517469022 | *P++ | TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court:, Toyota Motor Credit Corporation, Attn: Asset Protection Department, PO Box 2958, Torrance, CA 90509-2958 |
| 517632724 | *+ | U.S. Bank National Association, as Trustee ET.AL., Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-1663 |

TOTAL: 0 Undeliverable, 12 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

District/off: 0312-2

User: admin

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Date Rcvd: Sep 10, 2021

Form ID: pdf901

Total Noticed: 75

the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 12, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 9, 2021 at the address(es) listed below:

| Name | Email Address |
|---------------------|--|
| Herbert B. Raymond | on behalf of Debtor Jose F Argueta herbertraymond@gmail.com raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.ra ymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.com |
| Keri P. Ebeck | on behalf of Creditor Specialized Loan Servicing LLC as Servicer for, Credit Suisse First Boston Mortgage Securities Corp., CSAB Mortgage-Backed Pass-Through Certificates, Series 2006-4, U.S. Bank National Association, as KEBECK@BERNSTEINLAW.COM, jbluemle@bernsteinlaw.com |
| Marie-Ann Greenberg | magecf@magtrustee.com |
| Rebecca Ann Solarz | on behalf of Creditor Credit Suisse First Boston Mortgage Securities Corp. CSAB Mortgage-Backed Pass-Through Certificates, Series 2006-4, U.S. Bank National Association, as Trustee rsolarz@kmlawgroup.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |

TOTAL: 5